

FOR IMMEDIATE RELEASE 8 NOVEMBER 2017

RHB REVOLUTIONISES DIGITAL BANKING WITH FIRST-EVER MYHOME APP AND BANKING-AT-YOUR-DOORSTEP SERVICE

Kuala Lumpur, Malaysia – RHB Bank Berhad ("RHB Bank") today launched two innovative solutions to better meet customer needs, the RHB MyHome App and Banking-at-Your-Doorstep service. Catering to increasingly digital savvy customers, the RHB MyHome App, is the first of its kind in the industry to provide convenience of mortgage applications and documents submissions via Mobile devices; whilst the Banking-at-Your-Doorstep service enables new customers who have opened an RHB Smart Account/RHB Smart Account-i online to complete the process without having to visit the bank branches.

The introduction of both digital solutions is part of the digital transformation currently undertaken by RHB to offer simple, fast and seamless banking experience to customers.

The RHB MyHome App enables customers to apply for home financing, and submit their documents online as well as to check their application status, in just a few clicks. Customers will also have easy and quick access to information on financing options available to them, pricing, eligibility and rates. The App is available on App Store and Google Play Store and allows customers access anytime, anywhere.

The Banking-at-Your-Doorstep service includes the delivery of customers' debit cards to their homes or workplaces, at a pre-arranged time where an on-the-spot verification process will be conducted.

"In line with our brand promise of 'Together we Progress', we have remained steadfast to our commitment of delivering customer-centric innovations that support a simple, fast and seamless banking experience. At RHB, our mission is to develop and introduce digital solutions that are versatile and responsive to the needs of our customers," said Dato' Khairussaleh Ramli, Group Managing Director of RHB Banking Group.

Today RHB also launched the Banking-at-Your-Doorstep service for new users of the RHB Smart Account/RHB Smart Account-I within the Klang Valley. Customers who choose to open an account online, can activate their account and take delivery of their debit cards at home or their workplace, at a pre-arranged time where an on-the-spot verification process will be conducted by RHB's very own Rider. Banking- At-Your-Doorstep will be extended to other Regions within Malaysia over the next few months.

Dato' Khairussaleh added, "The RHB MyHome App & Banking-at-your-Doorstep services takes us a step closer towards achieving our digital aspirations and will enhance our digital capabilities across all distribution channels, allowing us to be more responsive to the needs of our customers with a faster turnaround time."

Through RHB MyHome App and Banking-at-Your-Doorstep service, the Group foresees great potential to spur further growth of its business. In 2018, RHB anticipates to open more than 50,000 RHB Smart Account/RHB Smart Account-i from which 30% are expected to opt for the Banking-at-Your-Doorstep service. Launched on 1 March, this year, RHB Smart Account/RHB Smart Account-i are online deposit accounts that offer customers attractive returns of 3% per annum + 1% Bonus Pay-outs when they Save, Pay Bills Online, Spend and Invest with RHB. The RHB Smart Account is a conventional account, whereas, RHB Smart-Account-i, is an Islamic account under the Commodity Murabahah (cost plus profit) concept.

The RHB Banking Group scaled up on the digital transformation journey in early 2017 to effectively develop innovative digital solutions that deliver superior customer experience. The Group's Digital Transformation has now more than 100 staff from various departments such as Business, IT, Operations, Customer Experience and Marketing, working cohesively using the AGILE Way of Working, aimed at innovating at speed to create more customer-centric solutions, with clearly defined deliverables supported by deep customer research.

"The digital team have undergone extensive training in the AGILE methodology which has been mobilised in multi-disciplinary 'squads'. The team designs and delivers new digital solutions within short periods of time, followed by continuous enhancements, to provide customers with valuable proposition and superior customer experience", concluded Khairussaleh.

As testament to RHB's digital commitment and to experience the Group's on-going digital journey, a tour of the new Digital.RHB facility was conducted after the launch.

Issued on behalf of RHB Bank Berhad by Group Corporate Communications Division. For more information, please contact Norazzah Sulaiman at 603-9280 2125/<u>norazzah@rhbgroup.com</u> or Cynthia Blemin at 012-249 4071/<u>cynthia.blemin@rhbgroup.com</u>

About the RHB Banking Group

The RHB Banking Group, with RHB Bank Berhad as the holding company, is the fourth largest fully integrated financial services group in Malaysia. The Group's core businesses are structured into seven main business pillars, namely Group Retail Banking, Group Business & Transaction Banking, Group Wholesale Banking, RHB Singapore, Group Shariah Business, Group International Business and Group Insurance. Group Wholesale Banking comprises Corporate Banking, Investment Banking, Group Treasury & Global Markets, Asset Management and Private Equity. All the seven business pillars are offered through the Group's main subsidiaries — RHB Investment Bank Berhad, RHB Islamic Bank Berhad and RHB Insurance Berhad, while its asset management and unit trust businesses are undertaken by RHB Asset Management Sdn. Bhd. and RHB Islamic International Asset Management Berhad. The Group's regional presence now spans ten countries including Malaysia, Singapore, Indonesia, Thailand, Brunei, Cambodia, Hong Kong/China, Vietnam, Lao PDR and Myanmar.

For more information, please visit www.rhbgroup.com